

Information to identify the case:

Debtor 1	<u>William Edward Freeman</u>	Social Security number or ITIN	xxx-xx-2346
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-19677-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Edward Freeman

6/25/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William Edward Freeman
Debtor

Case No. 22-19677-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 25, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2024:

Recip ID	Recipient Name and Address
db	+ William Edward Freeman, 254 Beacon Hill Road, Califon, NJ 07830-3519
sp	+ Leena R. Patel, 1065 Rte 22 West, Ste 1B, Bridgewater, NJ 08807-2960
cr	+ Picatinny Federal Credit Union, c/o Maselli Warren, P.C., Attn. David Fornal, Esq, 400 Alexander Park, Suite 101 Princeton, NJ 08540-6797
r	+ Thomas Stretton, Sotheby's International Realty, 68 North Finley Avenue, Basking Ridge, NJ 07920-1152
519785835	+ Noah Bank, 7301 Old York Road, Elkins Park, PA 19027-3004
519809321	+ Picatinny Federal Credit Union, 10 International Street South, Flanders, NJ 07836-4106
519785836	Pitney Hardin Kipp & Szuch LLP, attn: Janice Forman LA; Park Avenue at M, PO Box 1945, Morristown, NJ 07962-1945
519785838	+ STATE OF NEW JERSEY TRESURER, 125 WEST STATE STREET, Trenton, NJ 08608-1101

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Jun 25 2024 20:36:00	Brian K Jordan, ALDRIGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 25 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 25 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519785827	+ EDI: BANKAMER	Jun 26 2024 00:25:00	Bank Of America, N.A., 4909 Savarese Cir, Tampa, FL 33634-2413
520087661	+ Email/Text: ecfbnc@aldridgepite.com	Jun 25 2024 20:36:00	Bank of America Mortgage, a Division of Bank of Am, c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
519785828	+ EDI: DISCOVER	Jun 26 2024 00:25:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
519785830	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 25 2024 20:36:00	Fb&T/Mercury, 2220 6th St, Brookings, SD 57006-2403
519785831	+ Email/Text: camanagement@mtb.com	Jun 25 2024 20:36:00	Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1437
519785832	+ EDI: IRS.COM	Jun 26 2024 00:25:00	IRS/CENTRALIZED INSOLVENCY OPERATION, PO Box 7346, Philadelphia, PA 19101-7346
519785833	Email/Text: camanagement@mtb.com	Jun 25 2024 20:36:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
519816008	Email/Text: camanagement@mtb.com		

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519831402	EDI: Q3G.COM	Jun 25 2024 20:36:00	M&T Bank, c/o Schiller Knapp Lefkowitz & Hertz, PO Box 840, Buffalo, NY 14240
519827967	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 26 2024 00:25:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
		Jun 25 2024 20:36:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519785829		Discover Credit Card
519785834		Mercury Mastercard
519785837	##+	Schiller, Knapp, Lefkowitz & Hertz, 950 New London Road, Suite 109, Latham, NY 12110-2190

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
David Fornal	on behalf of Creditor Picatinny Federal Credit Union dfornal@maselliwarren.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Karina Pia Lucid	on behalf of Debtor William Edward Freeman klucid@karinalucidlaw.com 15020@notices.nextchapterbk.com;admin@karinalucidlaw.com
Laura M. Egerman	on behalf of Creditor M&T BANK laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor M&T BANK rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers	

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on behalf of Creditor Bank of America N.A. ecf@powerskim.com

William M.E. Powers, III

on behalf of Creditor Bank of America N.A. ecf@powerskim.com

TOTAL: 10